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In the specification:

<u>Please revise the second full paragraph on page 10 as follows:</u> (previously amended January 28, 2009)

In accordance with an aspect of the present invention, Figs. 3a, 3b, and 3c and Fig. 10 show a schematic representation of a design for a heat exchanger in accordance with an aspect of the present invention, showing a pan 23 with flat medallions 22 (flat plate collector) and inverted collars, the heat exchanger tube 21 ending in a flat plate collector or 'pan' 23 with flat 'medallions' 22 maintaining the tank foot in place, with an intervening gasket 25 in the space between the foot and the pan 23. The pan 23 includes a ferrule (inverted collar shown in Fig. 3c) integral to the pan (shown as non-inverted collar 18 in Fig. 9a [[10]]). As shown in Fig. 3c, the tube 21 and the pan 23 together form a type of a gorge 26 wherein the gasket 25 and tank foot 24 are received.